

VALLEY COMMERCE BANCORP

	CPP Disbursement Date 01/30/2009	RSSD (Holding Company) 3139424	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$340	\$341	0.4%		
Loans	\$241	\$241	0.0%		
Construction & development	\$23	\$23	2.8%		
Closed-end 1-4 family residential	\$11	\$13	10.9%		
Home equity	\$3	\$4	14.9%		
Credit card	\$0	\$0			
Other consumer	\$1	\$1	-2.1%		
Commercial & Industrial	\$45	\$40	-12.5%		
Commercial real estate	\$142	\$143	0.9%		
Unused commitments	\$41	\$30	-27.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$9	\$14	47.9%		
Asset-backed securities	\$0	\$0			
Other securities	\$33	\$37	11.4%		
Cash & balances due	\$39	\$33	-16.4%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$300	\$300	-0.2%		
Deposits	\$294	\$294	0.0%		
Total other borrowings	\$4	\$3	-30.0%		
FHLB advances	\$4	\$3	-30.0%		
Equity					
Equity capital at quarter end	\$40	\$42	4.4%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$8	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	11.4%	12.0%	--		
Tier 1 risk based capital ratio	14.8%	16.1%	--		
Total risk based capital ratio	16.0%	17.4%	--		
Return on equity ¹	-19.4%	8.2%	--		
Return on assets ¹	-2.3%	1.0%	--		
Net interest margin ¹	4.4%	4.6%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	84.6%	98.2%	--		
Loss provision to net charge-offs (qtr)	130.2%	-25000.0%	--		
Net charge-offs to average loans and leases ¹	6.4%	0.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	0.7%	3.9%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	4.3%	1.9%	8.2%	0.0%	--
Commercial real estate	3.7%	3.6%	0.0%	0.0%	--
Total loans	3.1%	2.8%	1.6%	0.0%	--